

**Identity Theft**  
What to do if it Happens to You

**Staying Afloat**  
The Value of a Balanced Portfolio

November/December 2009  
Volume 1 • Issue 6

National Guard Soldier & Family

# FOUNDATIONS

*Notes from*

CSM and Mrs. Victor  
Angry, Acting  
Command Sergeant  
Major of the Army  
National Guard

## STRENGTH FROM WITHIN

*Four Faces of  
National Guard Courage*



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Military Family Appreciation Month • November 2009



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“You need to stand beside them. You need to be strong for them.”

—MEGHAN MAUL



## table of contents

feature

# 30 Strength from Within

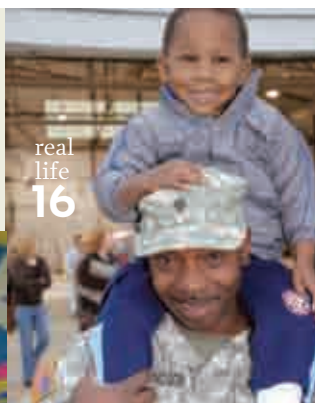
*Four Faces of Guard Courage*



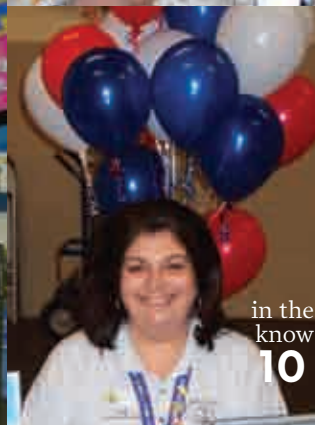
support  
**36**



family room  
**18**



real  
life  
**16**



in the  
know  
**10**



support  
**44**

## departments

### 6 Editor's Letter

### 7 Thank You Notes

CSM and Mrs. Victor Angry, Acting Command Sergeant Major of the Army National Guard.

### 8 We've Got Mail

How the National Guard changed my life.

### 10 In the Know

Rhode Island National Guard—the Rhode Island National Guard puts Families first.

### 16 Real Life

Simple tools and ideas for making your life easier and better—the Post-9/11 GI Bill.

### 18 Family Room

Caring for the Homefront—Little People, Big Hearts; Welcome Back; United Through Reading; Touching the Sky; and other support for the Family.

### 26 Take Care

A guide to healthy living—domestic violence awareness.

### 36 Support

Resources for Soldiers and their Families—College Vs. Trade School; Army Family Covenant; Staying Afloat; preventing identity theft; and "The Price of Peace."

### 46 Kids' Corner

Sudoku game

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## ... I'm always moved by your strength.

**A**s the deputy editor of *Foundations*, I know that travel is a major part of the job. But it is also what I enjoy most about my job, because in those travels I get to meet you, Guard Soldiers and Families, face-to-face.

You share your stories of triumph, loss and the challenges you encounter being part of the Guard Family. I cherish those talks. And I'm always moved by your strength. I use these experiences as inspiration for this magazine.

*Foundations* is dedicated to telling your inspiring stories and providing you with knowledge of the resources available to help you remain strong, resilient Family units that thrive in the face of any challenge.

This issue has information that will both enlighten and inspire. From stories of a California preschool sending care packages to our troops and tips for a successful homecoming, to articles on maintaining a balanced portfolio and how to prevent identity theft.

The feature tells the inspiring story of four Wounded Warriors who have conquered their physical challenges and are now thriving.

I value your suggestions and comments. Please contact me at [Editor@GuardFoundations.com](mailto:Editor@GuardFoundations.com). Together, we can make *Foundations* an even greater resource for Guard Soldiers and Families.

**Fred D. McGhee II**  
*Deputy Editor*



SGT Jeff Reedy of the Tennessee Army National Guard inspires the total force with his enduring strength, despite his challenges as a Wounded Warrior.

PHOTO BY FRED D. MCGHEE II

## National Guard Soldier & Family **FOUNDATIONS**

**MISSION STATEMENT:** To serve and support Army National Guard Soldiers and their Families by providing information and resources to improve their quality of life. To provide opportunities for all Soldiers and Families to benefit from the services available to them through the National Guard by presenting timely and relevant knowledge.

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For address changes or to cancel mailing, please email: [Editor@GuardFoundations.com](mailto:Editor@GuardFoundations.com).

## Dear Soldiers, Families and Friends of the Army National Guard,

**O**ur Guard Soldiers compose a highly impressive and talented pool of our Nation's best Citizens. I consider it a true honor to represent them as the acting Command Sergeant Major of the Army National Guard. Our Noncommissioned Officers in particular are an energetic, motivated group; I am ready to not only keep pace with, but also lead, these great patriots.

Day to day, all of the individuals in this organization may feel like they're doing a 100-yard dash. To keep our Soldiers primed and ready, however, requires a tremendous commitment to hold the course for the long run. This requires teamwork from top to bottom because we run *into* what others run *from*—battlefields, fires, floods and hurricanes. And we do so because we know that the faster we get there, the more lives we save and the more freedoms we preserve.

I am going to rely on you just as much as I hope you will come to rely upon me. Your job is to defend freedom. My job is to make your job easier. And just like you, I intend to take my job to the limit. We're in this race together.

*Hooah!*



Victor S. Angry  
Command Sergeant Major, US Army  
Acting Command Sergeant Major of the Army National Guard



**M**y Family has always been Guard and proud! As the spouse of the Acting Command Sergeant Major, I am excited at the opportunities the position gives us to advocate and assist all Guard Soldiers and Families. This job means that my husband will be away from home a lot. We understand what most of you already know: what life is like without your partner or parent always there. Thanks to our resiliency, our Family is prepared for these separations, and for this journey.

I intend to explore the many programs the Guard offers Family members. The organization provides many types of support, ranging from health to financial to psychological. I want to get involved as much as possible and get to know so many of our selfless servants and their loved ones.

I am really looking forward to this new chapter of service in my own Family's life and the camaraderie to be shared with many of you. I know it will be a great reminder that we are not alone on this difficult but important career path, and that together we are what makes this Nation strong.

Sincerely,



Mrs. Michelle Angry

# How the National Guard Changed My Life

We asked. You answered.



In 1990, a 17-year-old raised his hand swearing loyalty to country and state by joining the North Carolina Army National Guard. My Family was very proud of my commitment.

My purpose was a way out of the small town where I lived and to receive money for college. I had a six-year plan: Finish high school, attend a four-year college, and then start my career.

Of course, plans sometimes take a detour. I stayed in the Guard since I'd made friends there and learned skills that created other opportunities in my life.

After 19 years, I've completed my bachelor's degree and am working toward my master's degree. I changed from a frightened, small-town youth to a Noncommissioned Officer.

It seems like yesterday that I went into the Military Entrance Processing Station. I am proud to have grown up thanks to the knowledge, expertise and discipline instilled by the North Carolina Army National Guard.

*SSG Shelton M. Faircloth  
30th Heavy Brigade Combat Team  
North Carolina Army National Guard*



I belong to the Colorado Army National Guard. From going to Leadville, CO, for ski lessons, snowshoe courses, ice climbing and rappelling, to spending time in Vermont and learning to move along a mountain on ropes, and then deploying to Iraq, the Guard has shown me so much.

I've gained a sense of honor. I found a support team that put their personal time on hold to help a fellow Soldier. The Guard changed my life by paying for my tuition. It has given me the drive to follow my dream to become a police officer. And I know they'll support me in whatever path I may follow.

*SPC Matthew G. Shears  
30th Heavy Brigade Combat Team  
Colorado Army National Guard*



**What's your favorite Family activity? We want to hear from you!**

Email your answer to [Editor@GuardFoundations.com](mailto:Editor@GuardFoundations.com), and it could appear in the next issue of *Foundations*.



My choice to join the Guard wasn't a snap decision or one I took lightly.

I was challenged by my Family to make a change in my life that would test me physically and mentally.

At first, the Guard wasn't very appealing,

due to my lack of understanding about it. But, once I started investigating, I realized that it could offer security and stability. Since I joined, my life has changed for the better.

I have been trained to do the right thing and always put forth my best effort in every situation regardless of the challenges. The Guard has also raised the expectation my peers have of me. I am part of an organization whose purpose is to defend them and their freedoms at any time and any place in the world.

The Guard is an experience that will always be a part of me and will always be one of the highlights of my life.

*SGT Bryan Browning  
30th Heavy Brigade Combat Team  
North Carolina Army National Guard*



The National Guard has given me incredible opportunities and the freedom to become anything. They

gave me the motivation to succeed.

After joining, I was able to use the Montgomery GI Bill benefits, and federal and state tuition assistance, to re-enroll in college courses at very little cost to me.

After initial entry training, I found the determination and drive that I needed to finish the semester with nearly an A average.

The discipline, drive and moral fiber instilled in an individual during training have been instrumental to my success as a Soldier and also in my civilian life.

*SPC Darren R. Wise  
30th Heavy Brigade Combat Team  
North Carolina Army National Guard*

In May 2008, my life changed. Attending East Carolina University came down to one point—my commissioning as a second lieutenant in the North Carolina National Guard. Emotions overwhelmed me as I received praise and congratulations from Family and peers on how proud of me they were for “hanging in there.”

This year, I bounced around from Fort Sill, OK, to Fort Huachuca, AZ, to Camp Shelby, MS, to Fort Irwin, CA, and ultimately to Baghdad. I learned my job as a military intelligence professional, the responsibilities of a war zone, and the everyday tasks of a Soldier, Warrior and leader. I realized the Army National Guard has impacted all facets of my life. I became less concerned about myself and more concerned about my Soldiers and our mission.

The most profound impact is that the Army Values became established in my life, and they are the foundation of my every action in the military and civilian world.

*2LT Carlos M. Gonzalez  
30th Heavy Brigade Combat Team  
North Carolina Army National Guard*



# Caring for the Homefront

## Rhode Island Guard puts Families first

*Story and photos courtesy of the Rhode Island National Guard*

Spouses and parents of Soldiers face many challenges and worries. This is especially true in wartime, and today's wars have brought on a whole new set of concerns.

The Soldiers and Families of the Rhode Island National Guard cope with a multitude of experiences—training, pre-deployment, deployment, post-deployment and reintegration. Their many challenges include financial concerns due to the current economic environment, unemployment, inability to meet Family needs and fewer opportunities for Family activities.

The Rhode Island Family Readiness Program's goals are to help Families gain coping skills, educate them regarding their benefits and entitlements, and offer financial assistance when necessary. The program can also help Service Members and their Families maintain the best-possible quality of life throughout their military career.

Being a small state is a huge benefit. Our Family Readiness Groups (FRGs) are all-encompassing entities. Staff members work as a team—a dynamic force of consultants and Soldiers fully qualified to encourage and maintain Family Readiness.

We meet once a week to discuss concerns, problems and upcoming events. We strive for creativity and thoroughness in the planning and delivery of pertinent topics and information. A major key to retention is keeping the Family involved, so the Soldier can focus on the mission. To do that, we provide an outlet for learning through training and briefings, and offer a constant supply



**Lending a Helping Hand:** L-R: Marie Kuhn (Military Family Life Consultant), Amy Rachiele (Survivor Outreach Services), Wayne Parker (Family Readiness Support Assistant) and Toni Nuttall (former Director, Yellow Ribbon Reintegration Program) stand ready to assist at a military benefits fair.

of information through email, Web sites and bulletin boards. Here are other benefits offered to Guard members and their Families from the Rhode Island Family Readiness Program:

**Family Assistance Center Specialist**—Maintains communication with all Families of deployed Soldiers. This representative also maintains a 24-hour hotline—(877) 440-7994—that handles emergencies, such as financial problems or situations involving deployment.

*“The Rhode Island Family Readiness Program’s goals are to help Families gain coping skills, educate them regarding their benefits and entitlements, and offer financial assistance when necessary.”*

\* \* \*




**Home Again:** Valerie Rezendes, Military OneSource Coordinator for Rhode Island, waits to assist Families and Soldiers at a homecoming ceremony.

support to the commanders and supply a framework for FRGs to function at the unit level. They strive to keep communication lines open with leaders and to participate in events.


**Military OneSource**—Provides a ready storehouse of resources for financial advice, deployment support, childcare and employment through its Web site, [MilitaryOneSource.com](http://MilitaryOneSource.com), and its 24-hour hotline, (800) 342-9647.

**Military Family Life Consultants**—On call 24 hours a day to help with short-term and situational problem solving. The consultations are confidential and non-documented, and take place off site.

The Rhode Island FRGs are successful because we care about Soldiers and their Families, and we always try to go above and beyond our means to meet the needs of all involved. It is our pleasure to support and serve you, just as our Soldiers support and serve us. 

**Yellow Ribbon Reintegration Program Coordinator**—Creates myriad training classes for Soldiers and Families, utilizes volunteers and consultants from the community and arranges individual breakout sessions at Yellow Ribbon events.

**Family Readiness Assistant and Family Readiness Support Assistant**—Engage Soldiers and Families, provide

 **Want more information on Rhode Island Family Programs?**  
Call (401) 275-4194 or (877) 440-7994.  
You can also visit us online at [States.ng.mil/sites/RI/familyprograms/default.aspx](http://States.ng.mil/sites/RI/familyprograms/default.aspx).

# Attention, Soldiers and Families!

*Below is information regarding programs and services available in your state.*

*Please check each issue for updates.*



## Arizona

[www.guardfamily.org](http://www.guardfamily.org)

- Dec. 4** Yellow Ribbon Post-Deployment Freedom Salute, Phoenix
- Dec. 5** Yellow Ribbon Post-Deployment Reintegration Event, Phoenix
- Dec. 19** Holiday Open House, Tempe
- Dec. 19** Holiday Open House, Bellemont

## Colorado

[www.guardfamily.org](http://www.guardfamily.org)  
(720) 250-1190

- Dec. 9** Yellow Ribbon Military Family Life Skills Group, Colorado Springs
- Dec. 10** Yellow Ribbon Military Family Life Skills Group, Pueblo
- Dec. 12** Yellow Ribbon 30-Day Post-Deployment Reintegration Event, Centennial
- Dec. 17** Yellow Ribbon Military Family Life Skills Group, Denver
- Dec. 19** Yellow Ribbon Pre-Deployment Event (193rd Military Police), Centennial

## Florida

[www.floridaguard.army.mil](http://www.floridaguard.army.mil), click on "Programs," then "Family Programs"  
(904) 823-0360

- Dec. 5** Yellow Ribbon Pre-Deployment Event, Tampa

*The Yellow Ribbon Program has been able to reach out to more than 5,000 Soldiers and Families in the last two months. They are very thankful for the information they are receiving from the resource providers represented at Yellow Ribbon events.*

## Georgia

[www.gahro.com/familyprogram](http://www.gahro.com/familyprogram)  
(678) 569-5065

- Dec. 5** Yellow Ribbon Pre-Deployment Event (110th CSB), Pine Mountain

*At a pre-deployment event, Soldiers and Families are informed of numerous programs and services offered by the military and community to ensure well-being during their Soldiers' deployment.*

## Hawaii

[www.guardfamily.org](http://www.guardfamily.org)  
(808) 672-1442

- Dec. 5** Yellow Ribbon Pre-Deployment Event (230th Eng.), Maui
- Dec. 6** Yellow Ribbon Pre-Deployment Event (230th Eng.), Maui
- Dec. 9** Yellow Ribbon 90-Day Post-Deployment Reintegration Event (29th IBCT), Oahu
- Dec. 9** Yellow Ribbon 90-Day Post-Deployment Reintegration Event (29th IBCT), Big Island
- Dec. 9** Yellow Ribbon 90-Day Post-Deployment Reintegration Event (29th IBCT), Maui
- Dec. 9** Yellow Ribbon 90-Day Post-Deployment Reintegration Event (29th IBCT), Kauai
- Dec. 12** Yellow Ribbon Pre-Deployment Event (230th Eng.), Oahu
- Dec. 13** Yellow Ribbon Pre-Deployment Event (230th Eng.), Oahu

*The 90-Day Post-Deployment event continues the education process to ensure a successful reintegration. The 90-Day Post-Deployment event is focused on training Service Members how to address negative behaviors related to combat stress. Subject matter experts will be available to provide information and strategies to help deal with the normal effects of combat.*

## Illinois

[www.guardfamily.org](http://www.guardfamily.org)

- Dec. 4-6** Strong Bonds for Couples Workshop (Marriage Enrichment), Springfield
- Dec. 4-6** Strong Bonds for Couples Workshop (Marriage Enrichment), Rend Lake
- Dec. 11-13** Strong Bonds for Couples Workshop (Marriage Enrichment), St. Charles
- Dec. 11-13** Strong Bonds for Couples Workshop (Marriage Enrichment), Moline

## Iowa

[www.iowanationalguard.com/family](http://www.iowanationalguard.com/family)  
(515) 252-4416

*Advanced Family Readiness Group (FRG) Leadership Training is interactive training for FRG Leadership Teams (including FRG Leaders, Commanders, Military Points of Contact, FRG Treasurers and other Lead Volunteers).*

The Leadership Training covers best practices, problem solving, using technology to connect to geographically dispersed Families and building networks of local resources. POC is Rebecca Schrader, Family Readiness Assistant, at rebecca.schrader@us.army.mil or (800) 294-6607 x4781.

## Kansas

[www.guardfamily.org](http://www.guardfamily.org)

Whether you've celebrated one anniversary or 20, as a Guard couple you can anticipate more excitement—and expect more challenges—than the average civilian couple. Long separations, the stress of military life, deployments and reintegrating as a couple once your loved one comes home can subject Guard marriages to extreme hardship. The marriage enrichment retreats are designed to strengthen relationships and inspire hope.

**Dec. 12-13** Deployment Reunion, 287th Sustainment Brigade, Wichita

What is reintegration? Reintegration is part of the Army's overall Deployment Cycle Support Program (DCSP). The Army developed the DCSP to help Soldiers and civilian employees returning from long deployments to reunite successfully with their Families, friends and local community. The Army's reintegration process provides Soldiers, civilian employees and Families with information, assistance and other tools they need to handle problems within different aspects of the "human dimension" that often arise after a long deployment. The human dimension includes all aspects of the physical, mental, emotional/spiritual and environmental state of redeploying personnel and their Family members.

## Massachusetts

<http://states.ng.mil/sites/ma/pages/default.aspx>  
(508) 233-7222

Every year the Massachusetts National Guard Service Members and Families are fortunate to have the support of the community during the holiday season. This year is no exception, with many community agencies and foundations pledging support with care packages, holiday package drives and holiday gift support for the children of Service Members. Community organizations such as Operation Homefront New England and Dollar Tree Stores, Operation Tribute, Sears, Armed Forces YMCA, USO, Fallon Community Health and numerous local corporations have been among the many that have supported Massachusetts in the past. This generosity shows that the spirit of support to our Service Members and their Families is an ongoing important issue to Massachusetts' citizens as a whole. Contact: Tanya M. Rioux, MA NG Family Program at (508) 233-7338.

## Michigan

[www.michigan.gov/dmva](http://www.michigan.gov/dmva), click on "Michigan National Guard"  
(517) 481-8361

## Mississippi

[www.guardfamily.org](http://www.guardfamily.org)  
(601) 313-6379

The MS NG Family Program Office has a very busy schedule for FY 10. We have Family Program Workshops, Family Readiness Volunteer Training Seminars, Youth Retreats, a Youth Camp, Strong Bonds Seminars and much more planned. Once our new year's funding is received, dates and locations will be locked in and distributed throughout the state. For information on upcoming events, please contact SSG Eric North at (601) 313-6226 or [eric.north1@us.army.mil](mailto:eric.north1@us.army.mil). The MS NG Family Program Office continues to support our Service Members and their Families during peacetime and deployments with nine Family Assistance Centers located throughout the state. For information concerning the center located nearest to you, call (601) 313-6501 or toll free at (888) 288-4898. All events hosted by the Family Program Office are open to both Army and Air National Guard personnel.

## Missouri

[www.moguard.com/familyreadiness](http://www.moguard.com/familyreadiness)  
(573) 638-9827

We are trying to reach every Guard member, single as well as married, through our Strong Bonds Program. Events feature lots of fun, food and activities. Our State Chaplain's Office does a wonderful job reaching out to the Service Members and their Families.

## Nevada

<http://www.nv.ngb.army.mil/family.cfm>  
(775) 887-7346

- Dec. 5** Yellow Ribbon 30-Day Post-Deployment Reintegration Event, Reno
- Dec. 12** Yellow Ribbon Pre-Deployment Event, Reno
- Dec. 12** Breakfast with Santa, Reno
- Dec. 12** Breakfast with Santa, Las Vegas

This Breakfast with Santa event provides a holiday treat for children of military members. The event includes a pancake breakfast and a gift for each child in attendance. The gifts are donated from our local Dollar Stores through Military Operation Homefront. The event will take place in Reno and Las Vegas.

## New Hampshire

[www.guardfamily.org](http://www.guardfamily.org)  
(603) 225-1340

## North Carolina

www.guardfamily.org  
(919) 664-6054

*The North Carolina National Guard Yellow Ribbon 30/60-Day Post-Deployment Reintegration Brief helps Soldiers and Families merge back into civilian life by providing reintegration training with access to a variety of resources. The Pre-Demobilization Brief helps prepare the Families for their returning Soldiers.*

## North Dakota

www.guardfamily.org  
(701) 333-2058

**Dec. 20** Family Readiness Group Meeting, Grand Forks

*As the nation works to incorporate new programs such as Yellow Ribbon with Family Programs and Outreach, North Dakota is a state that is leading the nation. With the many challenges that surface when it comes to new initiatives, North Dakota developed a one-of-its-kind division that encompasses more than 30 personnel and 10 programs. It is called a Military Service Center (MSC), a one-stop shop where Service Members, Veterans and their Families are able to come to one convenient location where they will be assisted by knowledgeable and passionate staff. The goal of the MSC is to be a resource to increase awareness of new and existing programs, services and support available to all Service Members and their Families, yesterday, today and tomorrow.*

## Oklahoma

http://www.ok.ngb.army.mil/famprog  
(405) 228-5843

**Dec. 4-6** Yellow Ribbon 90-Day Post-Deployment Reintegration Event, Norman

## Pennsylvania

www.pngfamilyprogram.state.pa.us  
(717) 861-9676

## South Dakota

www.guardfamily.org  
(605) 737-6728

**Dec. 12-13** Yellow Ribbon Pre-Deployment Event, Sioux Falls

## Tennessee

www.guardfamily.org

**Dec. 1** Yellow Ribbon Pre-Deployment Event, Dresden

**Dec. 6** Yellow Ribbon 30-Day Post-Deployment Reintegration Event, Dyersburg

## Vermont

www.vtguard.com/famread  
(802) 338-3391

**Dec. 1** Yellow Ribbon Pre-Deployment Event, Manchester

**Dec. 2** Yellow Ribbon Pre-Deployment Event, Burlington

**Dec. 6** The Parent Network, Colchester

**Dec. 14** Yellow Ribbon Pre-Deployment Event, Burlington

**Dec. 16** Yellow Ribbon Pre-Deployment Event, Manchester

**Dec. 16** Yellow Ribbon During-Deployment Support Group Meeting, Colchester

## Wisconsin

www.wingfam.org  
(608) 242-3424

**Dec. 1** Yellow Ribbon Pre-Deployment Event, Prairie Du Chien

**Dec. 8** Yellow Ribbon Post-Deployment Reintegration Event, Wausau

**Dec. 9** Yellow Ribbon Post-Deployment Reintegration Event, Marshfield

**Dec. 10** Yellow Ribbon Pre-Deployment Event, Hayward

**Dec. 14** Yellow Ribbon Post-Deployment Reintegration Event, Hudson

**Dec. 15** Yellow Ribbon Post-Deployment Reintegration Event, Eau Claire


**Dec. 16** Yellow Ribbon Post-Deployment Reintegration Event, Camp Douglas

## Wyoming

www.guardfamily.org

**Dec. 5** Yellow Ribbon During Deployment Event (30-Day Sustainment Academy), Cheyenne

**Dec. 12** Yellow Ribbon Freedom Salute, Cheyenne

 Don't see your state here? Let us know what events or programs are benefiting your Soldiers. Email [Editor@GuardFoundations.com](mailto:Editor@GuardFoundations.com).

# WE ALL SERVE



*Jim Ainsworth of Nevada ESGR and Mike Williams, Operations Vice President of Nevada based REMSA, with employees and U.S. Army National Guardsmen Specialist Tyler Teese, Sergeant Steve Park, Sergeant Kevin Basta, Sergeant Nich Hammond, and Specialist Mike Roen.*

**ARMY NATIONAL GUARD ★ ARMY RESERVE ★ NAVY RESERVE ★ MARINE RESERVE  
COAST GUARD RESERVE ★ AIR NATIONAL GUARD ★ AIR FORCE RESERVE**

We all serve. Whether serving our communities or our country, members of the National Guard and Reserve depend on their military units, families, and employers for support. Employer Support of the Guard and Reserve is a Department of Defense agency that seeks to promote a culture in which all American employers support and value the military service of their employees by recognizing outstanding support, increasing awareness of the law and resolving conflict through mediation.



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# The Post-9/11 GI Bill

New program provides financial support for  
Guard members and their Families

COURTESY OF THE  
U.S. DEPARTMENT OF VETERANS AFFAIRS

---

**T**he Post-9/11 GI Bill is a new education benefit program for people who served on Active Duty on or after Sept. 11, 2001.

## What does the bill cover?

You may receive benefits for any approved program offered by a school in the U.S. that is authorized to grant an associate (or higher) degree. Visit [GIBill.va.gov](http://GIBill.va.gov) to verify that a program is approved. You may also receive benefits for tutorial assistance or up to \$2,000 for the reimbursement of one licensing or certification test.

If you transferred to the Post-9/11 GI Bill from the Montgomery GI Bill-Active Duty, Montgomery GI Bill-Selected Reserve or the Reserve Education Assistance Program, you may also receive Post-9/11 GI Bill benefits for flight training, apprenticeship or on-the-job training programs and correspondence courses.

## Can I transfer my entitlement to my dependents?

If you were a member of the Armed Forces on Aug. 1, 2009, the Department of Defense (DoD) may offer you the opportunity to transfer benefits to your spouse or dependent children. DoD and the military services will issue a policy on entitlement to transferability in the coming months.

## When can I receive benefits under the Post-9/11 GI Bill?

Post-9/11 GI Bill benefits are payable for training pursued on or after Aug. 1, 2009. No payments can be made under this program for training pursued before that date.

## Am I eligible?

You may be eligible if you served at least 90 aggregate days on Active Duty after Sept. 10, 2001, and are still on Active Duty or were honorably:

- Discharged from Active Duty
- Released from Active Duty and placed on the retired list or temporary disability retired list
- Released from Active Duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve
- Released from Active Duty for further service in a Reserve component of the Armed Forces

You may also be eligible if you were honorably discharged from Active Duty for a service-connected disability and you served 30 continuous days after Sept. 10, 2001.

## If I'm eligible for the Montgomery GI Bill, Montgomery GI Bill-Selected Reserve or the Reserve Educational Assistance Program, am I eligible for the Post-9/11 GI Bill?

If on Aug. 1, 2009, you were eligible for one of these programs and you qualify for the Post-9/11 GI Bill, you may make an irrevocable election to receive benefits under the Post-9/11 GI Bill. Once you elect to receive benefits under the Post-9/11 GI Bill, you will no longer be eligible to receive benefits under the program from which you elected the Post-9/11 GI Bill.



Providing a Future:  
SPC James Edmondson  
can use the Post-9/11  
GI Bill to send his son,  
Shondrick, to college  
someday.

Individuals serving an aggregate  
period of Active Duty after  
Sept. 10, 2001, of:

Percentage of  
Maximum  
Benefit Payable

At least 36 months.....	100
At least 30 continuous days and discharged due to service-connected disability .....	100
At least 30 months < 36 months.....	90
At least 24 months < 30 months.....	80
At least 18 months < 24 months .....	70
At least 12 months < 18 months .....	60
At least 6 months < 12 months .....	50
At least 90 days < 6 months.....	40

#### Example:

Tuition and fees for full-time enrollment:  
\$6,700.  
Highest in-state tuition and fees: \$7,000.

**Scenario 1:** If you separated following three  
years on Active Duty and are going to school  
full-time, you would receive \$6,700 for tuition  
and fees, \$1,000 for books and supplies, and the  
monthly housing allowance.

**Scenario 2:** If you have an aggregate of 12  
months of Active Duty in the Guard or Reserves  
and are going to school full-time, you would receive \$4,020  
(60 percent of \$6,700) for tuition and fees, \$600 (60 percent  
of \$1,000) for books and supplies, and 60 percent of the  
monthly housing allowance.

#### How much financial assistance will I receive?

Based on your length of Active Duty service, you are  
entitled to a percentage of the following:


- Cost of tuition and fees, not to exceed the most expensive  
in-state undergraduate tuition at a public institution of higher  
education (paid to school)
- Monthly housing allowance\* equal to the basic allowance for  
housing payable to a military E-5 with dependents, in the  
same ZIP Code as your school (paid to you)
- Yearly books and supplies stipend of up to \$1,000 per year  
(paid to you)
- A one-time payment of \$500 paid to certain individuals  
relocating from highly rural areas

*\*The housing allowance and books and supplies stipends are not payable to  
those on Active Duty. The allowance is not payable to those pursuing training at  
half-time or less, or to individuals enrolled in distance learning.*

#### How many months of assistance can I receive?

Generally, you may receive up to 36 months of entitlement  
under the Post-9/11 GI Bill.

#### How long am I eligible?

You will be eligible for benefits for 15 years from your  
last period of Active Duty of at least 90 consecutive days.  
If you were released for a service-connected disability after  
at least 30 days of continuous service, you will also  
be eligible for benefits for 15 years. 

To learn more about the Post-9/11 GI Bill, call (888) 442-4551,  
or visit [GIBill.va.gov](http://GIBill.va.gov) for up-to-date information on this and  
other education benefits.



**All Smiles:** Jocelyn (second from the right on the top row) and her YMCA Preschool classmates pose for pictures before sending care packages to troops in Afghanistan.

## Little People, Big Hearts

A Community Finds Joy and Inspiration from a Preschool Class

By SUMMER HUGGINS

Four-year-old Jocelyn Gonzalez learned a valuable lesson last year in her preschool class. She and her classmates learned about reducing waste, recycling and what new products those recycled materials could be used to make. Luckily, the class was in an area of the country where some recyclable materials can be turned in for cash.

Many preschool classes might opt for clowns and a pizza party as the best way to spend their cash, but not Jocelyn and her classmates.

They had another important lesson to learn.

"While they were learning the importance of recycling, they also learned that they could turn in recyclables for cash," said

Jessica Gonzalez, mother of Jocelyn and 1-year-old Madelyn. "And, that money could be used to help someone."

Jocelyn's father, SPC Elisandro Gonzalez, 235th Engineer Co. based out of Petaluma, CA, deployed to Afghanistan, has been in the Army National Guard for almost three years.

"This class and the teachers have always been very supportive of our Family," Jessica said. "They really help Jocelyn get through some tough times while her dad is deployed. The teachers are very aware of the sacrifices these men and women are making, and were very proud to have a local Soldier to love and support. That's when the idea came up."

COURTESY OF JESSICA GONZALEZ



**Grateful Recipients:** Jocelyn's father, SPC Elisandro Gonzalez (right), as well as other members of his unit, show the gifts they received.

The idea: The students in the classroom and their Families would donate supplies to Jocelyn's father's unit, and they'd use the recycling money to purchase other things they needed.

"Each student helped by making individual bags filled with shampoo and conditioner, soap, toothpaste and brushes, sanitizer, sheets, a razor, combs and mouthwash," Jessica said.

"They also sent a 'movie night' box and a 'snack' box," she added. "They had movies, popcorn, candy, snacks and little letters from all the kids thanking them for protecting them. It was so little, but so cute!"

### Community involvement

Once the individual bags were packed, boxed and ready to be shipped, Jessica and Jocelyn had 15 large boxes to ship overseas to Gonzalez's unit. Jessica was worried about financing the shipping, until others in the community stepped in to lend a hand—and some postage.

"Once my bank found out what these fantastic kids were doing, they offered to send off some of the packages," Jessica said. "Then some local mothers who wanted to help support something so incredible donated postage."

After seeing Jessica make multiple trips to the post office, a postal employee asked why she had so many boxes to ship. When the employee learned about the project, she offered to ship the rest of the boxes herself.

"Can you believe something that got started with 4- and 5-year-olds turned into a community quest?" Jessica asked.

### Serving our Soldiers


Jocelyn understands exactly how important the care packages are to our Soldiers serving all over the world.

"When they were in class making all of the bags, she was quiet for a little bit, just staring at all the boxes," Jessica said. "I asked Jocelyn 'What's the matter?' She said 'Mom, I can't believe all this stuff is for my daddy and his Army friends! He is so lucky!'"

Jessica actively encourages anyone—young, old or anywhere in between—who is considering reaching out to offer support to our military men and women to just find a project and do it.

"It really helps the morale of Soldiers," Jessica said. "Something so small—such as the Valentine's Day cards that Jocelyn's class sent to SPC Gonzalez's unit back in February—warms so many hearts."

"When they are surrounded by so much [adversity], it's nice to know that people back home care," she said. "They're reminded why they are there, and that they have something worth fighting for."

"An idea from 4- and 5-year-olds turned into an opportunity to fill [Soldiers'] hearts with love and make them smile for a minute," she added. 

## Lend a Hand

If you'd like to contribute to care packages for our Soldiers, or simply write a kind word on a postcard from home, there are many organizations waiting to hear from you.

**America's Adopt-A-Soldier ([AmericasAdoptASoldier.org](http://AmericasAdoptASoldier.org)):** America's Adopt-A-Soldier was founded in 2009 in an effort to formalize a program to better serve and respond to the support demands of our Veterans, Soldiers and their Families. Their mission is to make a difference in the lives of our Veterans, Soldiers and their Families. They accomplish this through strategic community/corporate partnerships, outreach to generous donors and the assistance of thousands of nationwide "grassroots" volunteers giving back. The volunteers establish local America's Adopt-A-Soldier chapters, which will raise public awareness by hosting packing events, raising funds for postage and event support, collecting-packing-shipping packages. We also give back through sponsoring of local and national events that focus on Soldiers, Veterans and their Families.

**USO ([Usa.org](http://Usa.org)):** Not a government agency, as many believe, the USO is a congressionally chartered nonprofit organization. Since 1941, the mission of the USO has been to provide "morale, welfare and recreation-type services to Service Members and their Families." Visit the USO Web site to find out how you can contribute or volunteer.

**Any Soldier Inc. ([AnySoldier.com](http://AnySoldier.com)):** Any Soldier Inc. started as a way for parents to send care packages to their Soldiers in Iraq. Support for the effort grew rapidly, and Any Soldier Inc. became a nonprofit organization in 2003. As of this printing, more than 1.4 million Soldiers have been touched by the volunteers and their efforts.

**Military.com ([Military.com/benefits/resources/support-our-troops](http://Military.com/benefits/resources/support-our-troops)):** From how to send care packages to counseling and scholarship information, Military.com maintains a long list of organizations and agencies where you can lend financial or material support. Any level of support you'd like to give can be matched in the list of links.

**Back Together Again:**  
SGT Kenny Witt  
reunites with his wife,  
Karen, and daughter,  
Keely, after returning  
from deployment.



“I think  
big bashes  
are a bit  
too much  
too soon.”

JULIE PARRISH, wife of deployed Soldier

# Welcome Back

By MEGAN PACELLA

Words can't describe the relief you feel when your Soldier finally walks through the door after a long deployment.

Chances are, the first thing you'll want to do is organize a big welcome back party with 100 of your closest friends. But there's more to welcoming home your hero than that. Here are a few tips to help both Soldiers and Families adjust to post-deployment life.

## Don't overwhelm your Soldier

You might be ready to invite friends over and have your old life back, but your Soldier might need some readjustment time.

"I think big bashes are a bit too much too soon," says Julie Parrish, the wife of a deployed Soldier and a former battalion Family Readiness Coordinator for the Oregon National Guard.

"Having well-wishers come by can be overwhelming and exhausting if the Soldier needs time alone and some rest," she adds.

Take a few weeks of quality time first. Then, organize one or more fun celebration events like a Family barbecue, short vacation or an afternoon at the ballpark.

## Be patient

Helping your Soldier readjust to civilian life takes time. According to the National Guard Family Programs Web site ([www.GuardFamily.org](http://www.GuardFamily.org)), a reunion has five stages.

- The preparation period—Service Members prepare for their return.
- The honeymoon period—Lasts several days, followed by the disruption period.
- The disruption period—When the challenges start to surface.
- The adjustment period—New routines,

roles and goals should be put into place.

- The "new normal" is established.

Your Soldier will be undergoing major emotional changes. Be as flexible as you can—this will help keep him from becoming overwhelmed.

## Keep communication lines open


Talk to your Soldier about his return while he's still deployed. Use letters, email, Skype, phone calls, Web cams or social media sites to communicate. Express your excitement, begin planning ways to readjust and ask them how they'd like to celebrate.

Asking is good because how he'll want to spend his time "... depends on the personality and wishes of the Soldier," says Shannon Adcock, sister of an Illinois National Guard Soldier. "Patrick, who turned 21 in Afghanistan, was ready to party. After that, he took time to chill out and re-acclimate to life here."

## Say thank you

Deployments can be emotionally exhausting, but that doesn't mean you shouldn't talk about them once they're over. A heartfelt thank-you from just you or your entire community can go a long way toward helping a Soldier readjust to civilian life.

"In our neighborhood, we have a sign that says 'Welcome Home' and 'Marley Park thanks you for serving our country' with an American flag on it," says Adcock. "It goes in the yard of the returning Soldier.

"We also coordinate a welcome home rally, where neighbors line the streets ... and cheer and wave signs to welcome the Soldiers when they pull up. It offers support without being overwhelming," she added. 

## Tap into your resources

Whether your Soldier is recently deployed or has just returned home, the National Guard won't make you handle the stress on your own.

Check into these free Guard Family resources. They can help your Family learn how to support your Soldier during readjustment.

### Yellow Ribbon

#### Reintegration Program

The Yellow Ribbon program provides information, services, referrals and proactive outreach programs to Guard Soldiers and Reserves and their Families. Yellow Ribbon offers pre-deployment events to update Guard members and their Families on programs such as TRICARE, Military OneSource, VA Benefits and Employer Support benefits.

After deployment, Yellow Ribbon holds events for Guard Families at 30-, 60- and 90-day intervals. Post-deployment events, including marriage and counseling services, address the physical and mental health of the Soldier and remind Families about their resources.

### Strong Bonds

This unit-based, chaplain-led program helps Soldiers and Families build and maintain strong relationships.

The program is available to singles, couples and Family members both during and after a deployment.

Strong Bonds helps provide skills the Soldier can use to strengthen his or her marriage or other relationships. To maximize the benefits, training is done in a retreat format, where Soldiers and Family members can get away and focus on building key relationship skills.

### Family Assistance Centers

Family Assistance Centers (FACs) also continue to be a resource to Families Post-Deployment. Military One Source ([www.MilitaryOneSource.com](http://www.MilitaryOneSource.com)) is a great alternative if Families do not find what they need through the FAC.

# United Through Reading

## New Program Bridges Distance for Deployed Soldiers, Families

By CPT CHRIS COOPER, PUBLIC AFFAIRS OFFICER, 30<sup>TH</sup> HEAVY BRIGADE COMBAT TEAM

Children always enjoy a good bedtime story from their parents. Fortunately for the deployed Soldiers of 120th Combined Arms Battalion “Tuskhog” at Forward Operating Base Mahmudiyah, a new program called “United Through Reading” helps them retain that parent-child connection during a long deployment.

Soldiers come by the chaplain’s office and read a story from a donated book while being videotaped. The video and the book are then given to the Soldier who has the opportunity to mail both items home to the Soldier’s Family. The Family can then read along in the very same book that the Soldier is reading on the video.

Chaplain Matthew Ward is the person behind the curtain at the battalion who helps make the magic happen and spreads cheer to Family members and Service Members alike.

“The United Through Reading program is a wonderful way to keep Families connected with one another,” Ward said.

The program began at the battalion in July, and has been slow to take off. But as word about the program spreads, it continues to grow.


Ward hopes to see more Soldiers participate in this innovative Family-friendly program.

“I have not seen a Soldier come out from doing it who wasn’t moved by the experience,” he affirmed. “We’ve had Soldiers read books to their children, grandchildren, nieces, nephews and even godchildren.”

Ward said he can only imagine the power that this program has on the other end with Family members—how moving it must be for the spouses, sons and daughters who are reading along.

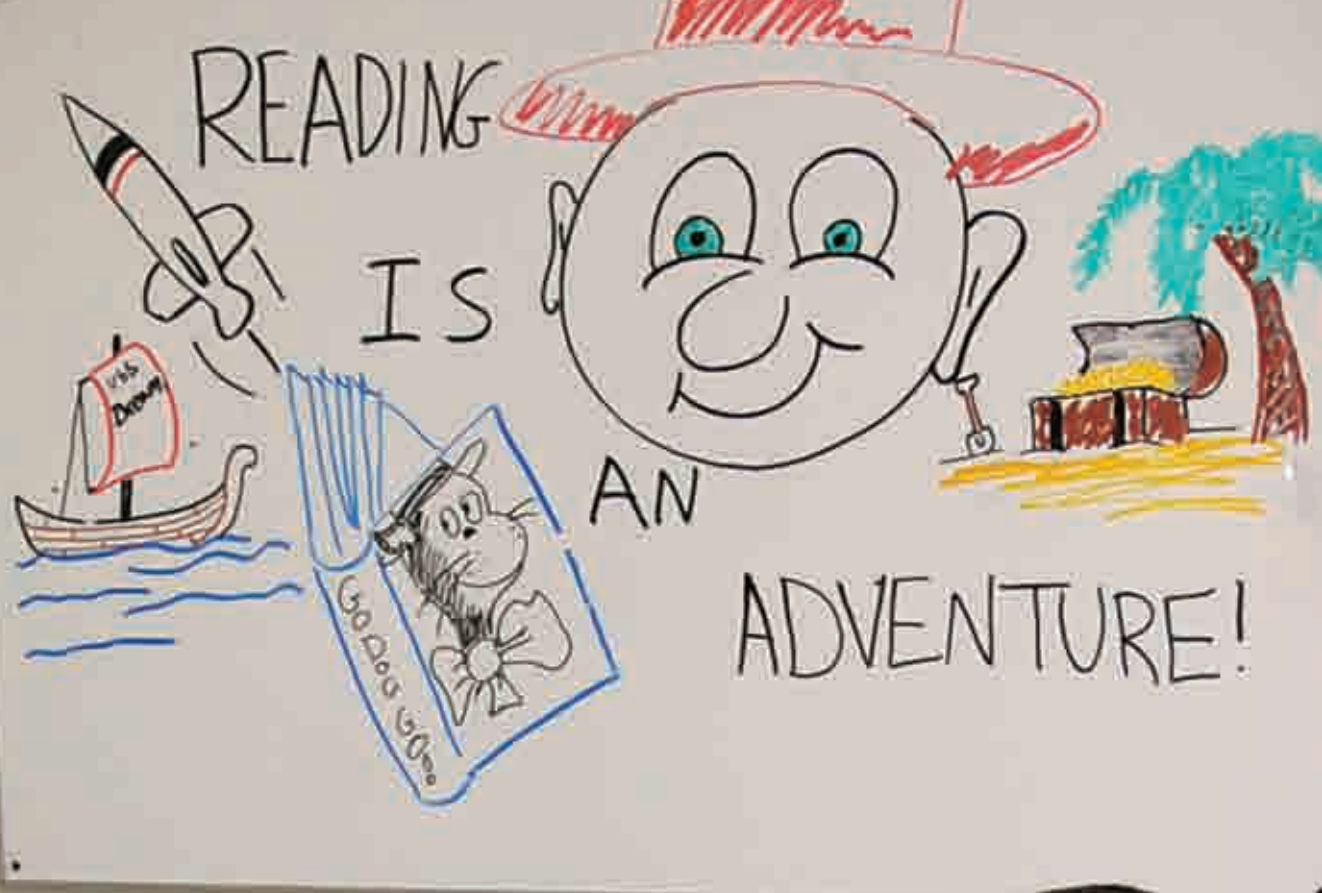
The equipment to make this happen was donated by Spike TV. The program has also received approximately 1,000 children’s books from various sources including churches, Boy Scout groups and military Families. To create a backdrop for filming, Soldiers talented in art painted a child-friendly background piece.

September is competition month, when the battalion sees which company can put the most Soldiers through the program.

“This program is truly a wonderful, outside-the-box sort of idea that contributes to Family wellness” Chaplain Ward said. 

“We’ve had  
Soldiers read  
books to their  
children,  
grandchildren,  
nieces,  
nephews  
and even  
godchildren.”

CHAPLAIN MATTHEW WARD,  
Creator, United Through Reading



Keeping Families Connected:  
United Through Reading  
is celebrating 20 years of  
service to the U.S. Military.



# Touching the Sky

By CONNIE SPRYNCZYNATYK

**M**ichael Ashalley-Neequaye smiled and lightly waved outstretched hands over his head as he described the excitement a Soldier feels toward the end of a deployment, thinking about returning home to Family and friends.

"You want to touch the sky," he said.

Seth Bodu agreed. "When you're nominated for deployment, at first you're so excited and happy," he says. "You don't know what new things you'll see and do, and you're busy getting ready and soon it's time to go. Then you finally get home."

But I'm getting ahead of this story.

In 2004, North Dakota entered into a partnership with Ghana, a country only slightly larger in land mass than the state, but with many times its population.

Since then, more than 200 people from Ghana and North Dakota have participated in 75 events on topics such as emergency medical services, aircraft safety and maintenance, NCO development and emergency management, media relations, engineer training and, this year, Family support.

In North Dakota, I serve on the Service Member and Family Support Advisory Council, a group that provides advice and support to the Family program director.

In May, I was invited to join a team of North Dakota Family program reps to visit Ghana, convey what North Dakota has learned about designing Family programs and learn from their experiences with frequent deployments. The trip would be part teaching and part learning—truly an exchange of experiences, needs and ideas.

## It changes you

The team included Rob Keller, director of Service Member and Family Support for the National Guard; SPC Tonya Sigl, State Youth Coordinator; and me. Once in Ghana, we found ourselves in a Family program seminar in mid-May surrounded by new faces, wilting in a steaming hot environment and connecting through the issues, challenges, laughter, excitement, dread and fears that Soldiers and Families experience—things we have in common no matter where in the world we live. The Ghanaian military forces frequently participate in United Nations peacekeeping

missions and some of our seminar participants had deployed to Lebanon, Congo, Liberia and Cote d'Ivoire. The record for deployments among our group was 7 months; 6 months is more common. "It changes you," said Tubman Mawunea, a Veteran of several deployments.

"During pre-deployment, Ghanaian Service Members have a flurry of requirements similar to ours," Mawunea said. "There are medical processes and paperwork, and sometimes training. But you are on your own to prepare your Family." Spouses chimed in with familiar stress factors—worrying about safety, paying the bills, school and work responsibilities, disciplining children and vacuuming the house.



**Leading Ladies:** Connie Sprynczynatyk (back) and SPC Tonya Sigl (front) pose for pictures with the spouses of military members in Ghana who taught them about the role of the Magahdjia, "leader of women."

## Leader of women

Before our trip, I understood our five-year partnership had come to the point where the partners had agreed on an area of need. I assumed Rob, Tonya and I would be conducting a Family program seminar because the Ghanaian military had little or no Family program, and we in the U.S. have been developing a strong one. This is only partly true: Their support system may not be a twin of ours, but support is available when Families encounter problems.



**Class is in Session:** Connie Sprynczynatyk and Rob Keller visit with members of the Ghana military during a weeklong workshop on how to set up Family Readiness Groups.

Meet the Magahdjia, which means “leader of women.” She has years of experience, is willing to work on issues and rises to this special position in the unit because the other women choose her. By way of describing the Magahdjia’s role, the group explained about allotments.

When Service Members deploy, they carve out a certain amount each month to cover bills and Family emergencies. The husband and wife are expected to negotiate this, but sometimes, Joana Avevor said, “It’s not enough. If the wife cannot agree with her husband about the Family situation, she can go to the Magahdjia. If the allotment is not correct, the Magahdjia can talk to the commander.”

Intrigued by the Magahdjia pyramid at unit, company and battalion levels, we decided to explore other components of the Ghanaian support network for spouses and Families. We had some idea of their pre-deployment period and the similar challenges our Families face during a deployment, but what about post-deployment activities? Do they, we wondered, have something like our Family Readiness Groups, send-offs and welcome home events?

### The same, only different

We broke into small discussion groups to learn more, and we heard familiar themes. The wives have a network of friends and Family that they rely on just as we do in Family Readiness Groups. While send-offs are conducted within the Families, the return event is public. Family members dress in the unit’s colors and line the square. A ceremonial bouquet is presented and there may be a parade.

After a Service Member’s return, stress can set in. In the small groups, we heard about participants’ experiences with post-traumatic stress and their observations of issues dealt with by their friends. Inability to sleep, alcohol abuse and problems among Family members were mentioned.

What is different between our range of services and theirs, we learned, is a formalized reintegration program.

Seminar participants were intrigued by descriptions of the approaches we take to reintegration.

### It helps the Family grow

Lest you be tempted to think about the negatives at this point, let me convey the sense of optimism we experienced. After hours of discussions about problems, one of the participants proposed a different way of looking at the challenges of frequent deployments and the sometimes too-short intervals between. “It leads the Family to grow,” he said, and heads around the room nodded in agreement.

By the end of the seminar, it was clear the participants saw opportunities for program growth. When their commander, MG Peter Blay, joined our adjutant general for a visit, Esther Golomeke asked if this event would be continued or if it was just a one-time thing. Both commanders agreed: Support for the Families is too important not to continue.

### What’s in a name?

It was a privilege to learn from our participants something about the Ghanaian culture. They asked as many questions about North Dakota as we asked about Ghana.


For example, our group included Mary, Grace, Samuel, Veronica, Isaac, Richard, Elizabeth and many other names familiar to Americans. I asked if each had another traditional name, and they chorused, “Yes, of course.” You are given a first name, depending on which day of the week you are born: We became Kojo Rob Keller, Akosua Tonya Sigl and Ama Connie Sprynczynatyk.

On the last morning with our group, we celebrated the week’s work. We showed clips of news stories by Donnell Preskey, a reporter from television station KXMB in Bismarck on the 957th Multi-Role Bridge Company homecoming, last summer’s prairie fires and the Missouri River ice jams.

They presented us with a taste of palm wine from a tree Tubman had tapped that morning. The women gave us wooden plaques shaped like Ghana. Best of all, the Ghanaians named us and welcomed us warmly, without reservation. What a gift, to find new friends in the neighborhood—only 6,437 miles away.

### The way ahead

Threading through airports and waiting for long flights to end, Rob, Tonya and I discussed the future of the Family program partnership. Based on the Ghanaians’ interest in the services we provide to returning Service Members and Families, reintegration could be the focus for the future.

For those who follow up the work we began, be prepared. Touching the African sky can change your world. 

# What's Love Got To Do With It?

## Understanding Intimate Partner Violence

By JULIE ZEITLIN

**I**ntimate partner violence (IPV)—also known as domestic violence—can happen to anyone. No age group, race, religion or income status is exempt. In support of Domestic Violence Awareness Month this past October, *Foundations* brings you a few facts on the subject.

### What is IPV?

The U.S. Centers for Disease Control and Prevention define IPV as “Abuse that occurs between two people in a close relationship.”

Forms of abuse include:

- **Physical abuse**—when a person hurts or tries to hurt a partner by hitting, kicking, burning or other physical force.
- **Sexual abuse**—forcing a partner to take part in a sex act.
- **Threats**—using words, gestures, weapons or other means to threaten physical or sexual abuse; communicating the intent to cause you or someone else harm.
- **Emotional abuse**—threatening a partner or his or her possessions or loved ones, or harming a partner’s sense of self-worth. Examples include stalking, name-calling, intimidation and isolating the victim from friends and family.

### Dispelling the Myths

Misperceptions about IPV abound. Many are originated by the perpetrators. Below are some of the most common:

**Myth: Domestic violence is nothing more than the result of a bad relationship or poor communication.**

**Fact:** Bad relationships do not result in or cause domestic violence. The violent individual is the sole source and cause of the violence.

**Myth: Most incidents are caused by alcohol or drug abuse.**

**Fact:** Many people with alcohol or drug problems are not violent, and many batterers are not substance abusers. Alcohol/drug abuse and domestic violence are separate issues.

### THE FOLLOWING BEHAVIORS MAY INDICATE A POTENTIAL ABUSER:

**Intrusion:** Frequently asks invasive questions, such as where you are going and whom you are with.

**Isolation:** Insists that the two of you spend most or all of your time together; cuts you off from friends and family.

**Possessiveness and jealousy:** Accuses you of flirting or having romantic relationships with others; monitors your makeup and clothing.

**Need for control:** Shows extreme anger when things don’t go his or her way; tries to make all of your decisions.

**Mysterious past:** Secretive about past relationships.

**Myth: The victim did something to provoke the violence.**


**Fact:** No one deserves to be beaten, battered or threatened in any way. Batterers usually try to blame the violence on the victim, as a way to manipulate the victim and other people.

**Myth: Most batterers lose control during violent incidents and don’t know what they’re doing.**

**Fact:** Batterers do “control” their violence, abusing their victims in less visible places on their bodies, such as under the hairline or on the torso. Also, domestic violence often occurs in cycles (see the Cycle of Violence chart). Every episode is preceded by decisions made by the batterer.

### Getting Help

No one has a right to hurt anyone else, physically, emotionally, financially, socially or in any other way, for any reason or under any circumstances. Yet, it happens.

The best response to an abusive relationship is to leave it. 

## Cycle of Violence

Domestic violence often follows a pattern, known as the Cycle of Violence. This figure shows what the cycle looks like:

### A. Abuse takes place

Abuse may include verbal abuse, physical beating, attack with a weapon and rape.

A.

### B. Apologies, excuses, amends

Abuser may apologize, cry, beg for forgiveness, promise to get help, send flowers or presents or promise it will never happen again.

B.

C.

### C. Tension builds

Abuser may be moody, sullen, faultfinding and very critical, withdraw affection, isolate partner, belittle partner or make threats.

Here are a few helpful resources:  
The National Coalition Against Domestic Violence (NCADV) at (303) 839-8459 or [NCADV.org](http://NCADV.org).

# Patriot Academy

## A Second Chance at A Bright Future

By SPC AUSTEN HURT, INDIANA  
JOINT FORCES HEADQUARTERS  
PUBLIC AFFAIRS

A high school diploma has long been considered a requirement for a successful life—a pass to higher wages, better jobs and many other opportunities.

Unfortunately, every year, millions of high school students find themselves in situations they can't overcome and need to stop attending classes.

The National Guard wants to give young people a chance to improve their circumstances.

Enter the Patriot Academy, located at Muscatatuck Urban Training Center in Butlerville, IN. The program grants newly enlisted Soldiers the chance to get a high school diploma—as opposed to a GED.

The program takes place in a military environment and provides full-time military pay and benefits.

Conceived by LTG (ret.) Clyde Vaughn, former Director of the Army National Guard, the Patriot Academy held its official dedication ceremony on August 26.

The dedication was attended by dignitaries from around the country,



**Standing Tall:** PVT Ismael Ramirez is scheduled to graduate from the nine-month program at the Academy with a high school diploma.

as well as Indiana Rep. Barron Hill and Indiana Lt. Gov. Becky Skillman.

The first class started in July, with 47 students from 16 different states.

“Our mission is to educate these young [people] ... to become great Citizen-Soldiers in the National Guard,” said COL Perry Sarver Jr., Commandant of the program.

“The Patriot Academy can be described in two words: second chance.”

Students at the school enlist in the National Guard and attend Basic Training before coming to the Patriot Academy, and all have 10 or fewer high school credit hours to complete.

The school also offers several dual-enrollment college courses that will result in college credits for the students.

“I’ve been here three weeks, and I’ve already finished two classes,” said PVT Derrick Morris, a native of Detroit.

“I think it’s wonderful,” Morris said.

### Academy activities

In addition to completing high school and college classes, the students have regular military training and a strenuous physical fitness regimen six days a week. According to 1SG James Duncan, the training is intensive and gives the students a better grasp of Soldier skills.

“It creates a higher echelon of private, which in turn will result in better Noncommissioned Officers,” Duncan said. “When Soldiers leave here, they’ll have an experience level that would take two to three years to accomplish as a traditional Soldier.”



#### Distinguished Guests:

The attendees and keynote speakers include (from left) MG Raymond Carpenter, Indiana Rep. Baron Hill, MG R Martin Umbarger, Indiana Lt. Gov. Becky Skillman, COL Perry Sarver Jr., CSM Victor Angry, BG Bryan Hult and LTG (ret.) Clyde Vaughn.

Despite the tough training regimen, Duncan stressed that the Patriot Academy wasn't Basic Training all over again. The students are self-sustaining, with their own leadership structure and coordination. The students live in a modern, college-style dormitory with spacious rooms, computer labs and Internet connections in every living space. He said they actually patterned the training after Army NCO schools such as the Warrior Leader Course and the Basic Noncommissioned Officer Course.

#### Reaching out

Students are required to complete at least eight hours in a community service of their choice, but they're encouraged to do more. "The end result benefits everyone—the state, the unit and the individual," COL Sarver Jr. said.

He spoke about how he hoped that students—upon arriving at their Advanced Individual Training sites—would be far ahead of the Soldiers just out of Basic Training. COL Sarver Jr. is certain this will benefit the Guard as a whole.

#### A goal to grow

The Patriot Academy is a pilot program, but the National Guard Bureau is confident in its potential.

The program is expected to grow each year, to a maximum of 500 students by 2011. LTG (ret.) Vaughn said it is very selective. "These guys are some of the best and brightest," he added.

Most important, though, is the long-term effect on the individual, the Guard and the country.

With this program, the Guard strives to take individuals who need help and give them a chance to better themselves.


"You can't quit at 17," said MG Raymond W. Carpenter, Acting Director of the Army National Guard, during a speech at the ribbon-cutting ceremony. "There's so much more to the story."

"[This program] is an investment in our most precious resource," LTG (ret.) Vaughn said.

Skillman, the lieutenant governor of Indiana, spoke about the importance of Muscatatuck to the local community and the state of Indiana, as well as her high hopes for the graduates of the Patriot Academy.

"This is a robust program that gives attention to every aspect of a Soldier's training," Skillman said. "I certainly look forward to hearing all the success stories that will come from our distinguished graduates."

The school is located in a recently renovated schoolhouse. Muscatatuck, formerly known as the Muscatatuck State Developmental Center, was opened by the National Guard in July of 2005, and has since become the premiere urban training facility for civilian and military forces.

The Patriot Academy is one more addition to an already invaluable training facility. 

For more information on this program, call the Indiana Joint Forces Headquarters Public Affairs Office at (317) 247-3222.



# Strength *from* Within

## **Profiles in Strength and Courage**

By Pat Messer and Ann Stark

Photos courtesy of SPC Keith Maul,  
CPL Adam Parrish and SGT Ryan McCallum

ISTOCKPHOTO

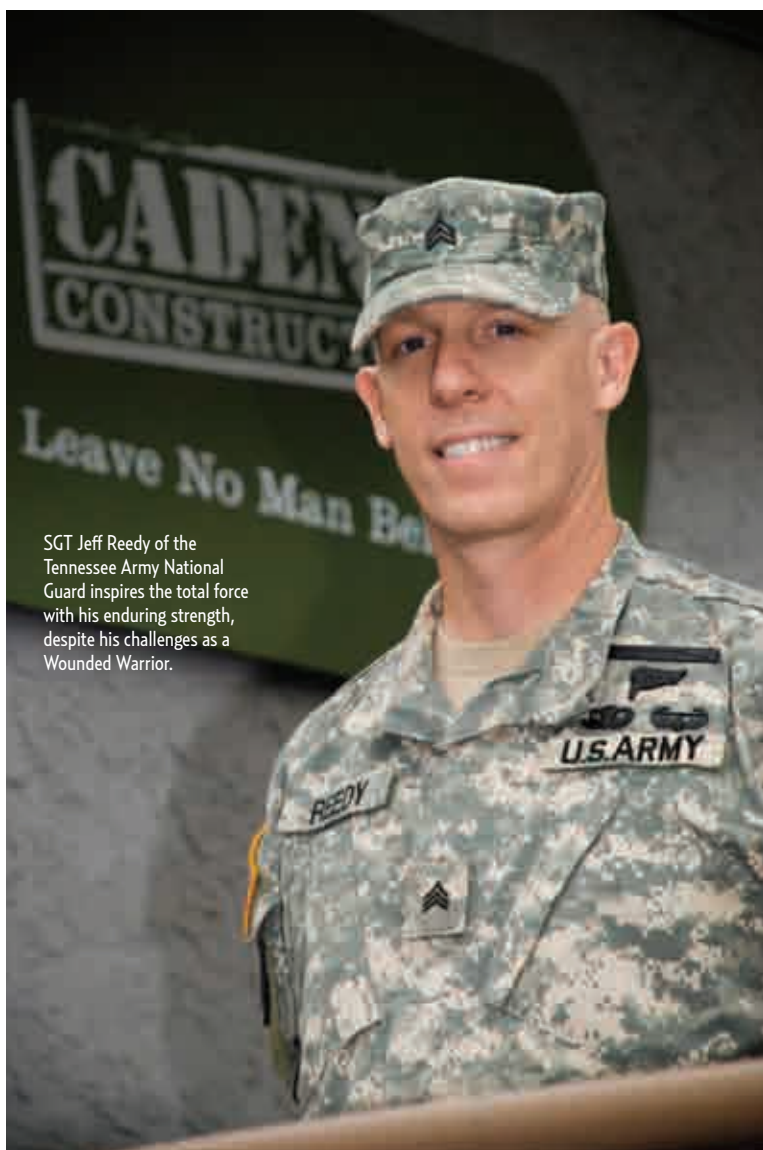


It takes only a split second for a human life to change irrevocably.

Too many Army National Guard Soldiers have found that out firsthand in Iraq and Afghanistan over the past few years, when injured in service.

Yet, many of them survive—and even thrive. Medical and psychiatric experts define this quality—the ability to bounce back after a difficult event—as *resiliency*.

This is the story of four resilient Guard Soldiers—Wounded Warriors with the capacity to embrace the cards they were dealt, and rise above them with courage.



SGT Jeff Reedy of the Tennessee Army National Guard inspires the total force with his enduring strength, despite his challenges as a Wounded Warrior.

#### >> SGT JEFF REEDY

**SGT Jeff Reedy** is a 32-year-old member of the Tennessee Army National Guard and Veteran of Operation Iraqi Freedom. He is part-owner of a construction company located in Nashville called Cadence Constructors. Reedy is also a Wounded Warrior.

While serving his first tour in Iraq's Sunni triangle, he suffered a Traumatic Brain Injury (TBI) from an improvised explosive device. He also suffered gunshot wounds to his right hand from a sniper.

"I was a loader on an Abrams tank. I had been there for eight months when I was injured," Reedy said. "Where we were, we got shot at almost every time we were on patrol."

After leaving the hospital, Reedy tried working retail sales, but it wasn't for him. His TBI adversely affects his memory. Fortunately, the Wounded Warrior Project pointed Reedy in the direction of Cadence Constructors. After a few

short years and a lot of long hours, Reedy has become more than just a respected employee of the company—he's part-owner.

Now, Reedy is in a position to help struggling Vets and fellow Wounded Warriors get back on their feet. He works closely with the Wounded Warrior Project, the same organization that aided him, to assist Vets in need of jobs and housing.

"A lot of Veterans come to us with issues," Reedy explained. "The great thing about this company is that we give Vets and Wounded Warriors hope."

Check out the Wounded Warrior Project at [WoundedWarriorProject.org](http://WoundedWarriorProject.org).

#### >> SPC KEITH MAUL

**SPC Keith Patrick Maul** recently celebrated his 21st birthday. A former high school jock, he joined the Pennsylvania Army National Guard at the age of 17 instead of accepting a college baseball scholarship.

Now, he's an Operation Iraqi Freedom War Veteran and a double amputee.

After joining the Guard, Maul trained as an engineer. He soon deployed to Iraq and had been there just two weeks when he was injured. His unit was stopped at a security checkpoint when an RK-6 Russian grenade hit the top of the vehicle and exploded.

Maul said that combat training and his squad leader saved his life.

"[My squad leader] had been to Combat Lifesavers School and had been trained in the application of tourniquets," Maul explained. "I never lost consciousness, and I knew exactly what was going on because of my training."

Maul's first thought after being wounded was that his wife would leave him. His second thought was that he could no longer participate in the sports he loved—baseball, hunting, fishing and horseback riding, to name a few.

Two amputations followed. He lost his right leg above the knee and his right arm above the elbow.

He was evacuated to Landstuhl Regional Medical Center in Germany and is now at Walter Reed Army Medical Center. His doctors are astonished at his rapid recovery and positive outlook.

"I'm doing outstanding," he affirmed. "I got my first [prosthetic] leg within four weeks, and I broke it shortly after, riding my horse." His doctors said this was a first for them—seeing a prosthetic break due to a horseback ride.

He's not only back in the saddle, but also able to hunt and fish again. His fears about not being able to participate in his favorite sports haven't materialized.

Maul called his medical team "first-rate," but said his favorite is his physical therapist, Elaine.

"I can't wait to get to therapy every morning," he said, "because she is so high-octane, positive, charismatic, competent and committed—she's just happy all the time."

Maul's wife, Meghan, whom he married in 2008, has been there to support him throughout his recovery. She and Maul

For example, his employer prior to Active Duty has been very supportive.

"My boss visits me in the hospital," said Maul, "and the company's distribution center has done several fundraisers for my benefit."

Right now, the Mauls are focused on "getting back to as close to normal as possible." This includes making sure to maintain a sense of humor. Their favorite anecdote is about a little boy who ran up to Maul at a shopping center and grabbed his artificial arm. "Are you a robot?" asked the child. "I want to be a robot, too."



**"Meghan took care of me, and now that she's pregnant I'm taking care of her. We get the big picture."**

—SPC KEITH MAUL

Meghan offers this advice to other Wounded Warrior spouses: "You need to stand beside them. You need to be strong for them."

#### >> CPL ADAM PARRISH

CPL Adam Parrish is a 27-year-old military policeman (MP) from Nashville, TN. As a teenager, he had a number of minor brushes with the law, but when it came to choosing a career path, he decided to turn his life around and go into law enforcement.

Parrish was in Iraq for six weeks on his second tour of duty when he was critically wounded. His unit was working civil affairs at an Iraqi police station, carrying out a routine "meet and greet" with the local police chief. Without warning, two men burst into the room with AK-47 machine guns and started shooting.

Parrish was seriously injured and has been in the Warrior Transition Brigade at Walter Reed Army Medical Center for several months. His recovery period will continue for some time.

How did he survive? There are several factors.

"My training definitely played into it," Parrish said. But also, he said, "I've had great surgeons the entire time I've been here at Walter Reed."

And he considers his mother, Teresa, and his fiancée, Erica, a big part of his impressive progress. "They have

**Ties That Bind** Dealing with SPC Keith Maul's recovery has made the relationship between him and his wife, Meghan, stronger.

both feel that dealing with his challenges have made their marriage stronger.

The Mauls describe their relationship as symbiotic. Their first child is due in December. "Meghan took care of me," Maul said. "And now that she's pregnant, I'm taking care of her. We get the big picture."

Both Mauls attribute Keith's rapid recovery to their strong Family and community ties.

Where Credit Is Due  
CPL Adam Parrish  
attributes his  
progress in healing  
to his training,  
his doctors, and  
the support of his  
mother and fiancée.



## "What else am I going to do—quit? Why not go for it?"

—CPL ADAM PARRISH

been my non-medical attendants, and have done an extraordinary job taking care of me," he said.

The non-medical attendant program "brings Families together," explained Parrish. "Families essentially leave their jobs to take care of us [and the program pays them]."

As for his future, he said he just wants to get back home. He and Erica are planning to wed in October 2010, and he hopes to continue with the National Guard. Just a few months ago, he re-enlisted for six more years—from his hospital bed.

Parrish defines resiliency as facing adversity and overcoming it. "What else am I going to do—quit?" he exclaimed. "Why not go for it?"

### >> SGT RALPH MCCALLUM

SGT Ralph McCallum is a 24-year-old former college quarterback. An English major with a creative writing specialty at Augustana College in Rock Island, IL, McCallum was on full scholarship.

He signed up for the Guard out of a thirst for adventure and a touch of altruism.

**"My resiliency came from seeing the strength and personal courage of Soldiers who were so much worse off than I was."**

—SGT RALPH "RYAN" MCCALLUM

"I joined the military because of Hollywood, because of movies like *The Green Berets* and *The Dirty Dozen*. But I also wanted to make a difference in people's lives. And I wanted the experience of being an NCO."


McCallum was wounded in 2007 in Iraq. It was his first encounter with a roadside bomb.

"I was the gunner in our Humvee, and we got hit," he said. "I woke up with a badly bleeding hand, and I couldn't feel my legs. In fact, for a while, there was a danger I would lose my hand."

But, his training saved his life, he emphasized. "We are given excellent training. When I was wounded, I knew exactly what was going to happen, and what to do."

The medical team was able to save his hand and his legs.

He acknowledges that he suffers from depression and memory loss, but those conditions are lessening. Due to his leadership skills and compassion, he was chosen to work with Wounded Warriors at Walter Reed. He escorts the Soldiers to events such as concerts and baseball games—an activity he especially enjoys.

Down the road, McCallum wants to go back to college and enter the intelligence field. But right now, he has Soldiers to take care of. 

For more information, contact the Warrior Transition Units, LTC Ashleah Bechtel (703) 601-7600.



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## College Vs. Trade School

### What's Right for You?

*By* BILL HUDGINS

**E**ducation benefits comprise one of the major attractions of service for many Guard Soldiers. The Montgomery GI Bill and the Post-9/11 GI Bill both include benefits that can help.

A high school diploma or equivalency isn't enough for most of today's occupations—much less new ones that appear almost daily in our knowledge-based economy. Employers increasingly want applicants who have had higher education and training. According to College.gov, by 2014, 90 percent of the fastest-growing careers will require some higher education.

In order to get the most from your benefits, you must confront that dreaded question: "What do I want to do with my life?" The answer will help you decide not only what to study, but also what kind of learning institution you should attend.

In its most recent biennial "Employment Projections 2006–16" report issued at the end of 2007, the U.S. Department of Labor reported that "For 15 of the 30 fastest growing occupations, a bachelor's or higher degree is the most significant source of postsecondary education or training."

#### **Traditional college**

This is generally the gateway to professions such as law, medicine, education, the sciences and so on.

The cost is usually high—even state schools have seen sharp increases in tuition and fees. The curriculum is broad, and many students will need graduate school to secure careers in their desired fields.

If you aren't sure about a career, and can afford the time and the cost, a four-year college can expose you to a wide variety of subjects that can help you decide your path.

#### **Community/junior colleges**

These are two-year colleges that offer academic, vocational and professional educations.

The country's nearly 1,200 community colleges enroll some 11.5 million students—6.5 million are for-credit students—preparing them to pursue degrees at traditional colleges or for technical careers in scores of

areas, according to the American Association of Community Colleges.

The majority of new healthcare workers are educated at community colleges, as are firefighters, law enforcement officers and EMTs.

The average age of a community college student is 29, and two-thirds of them attend part-time.

More than 40 percent of community colleges offer online degree programs and most have at least some courses online, giving working students more flexibility in pursuing their educations. Community colleges are also less expensive than traditional colleges or career colleges.

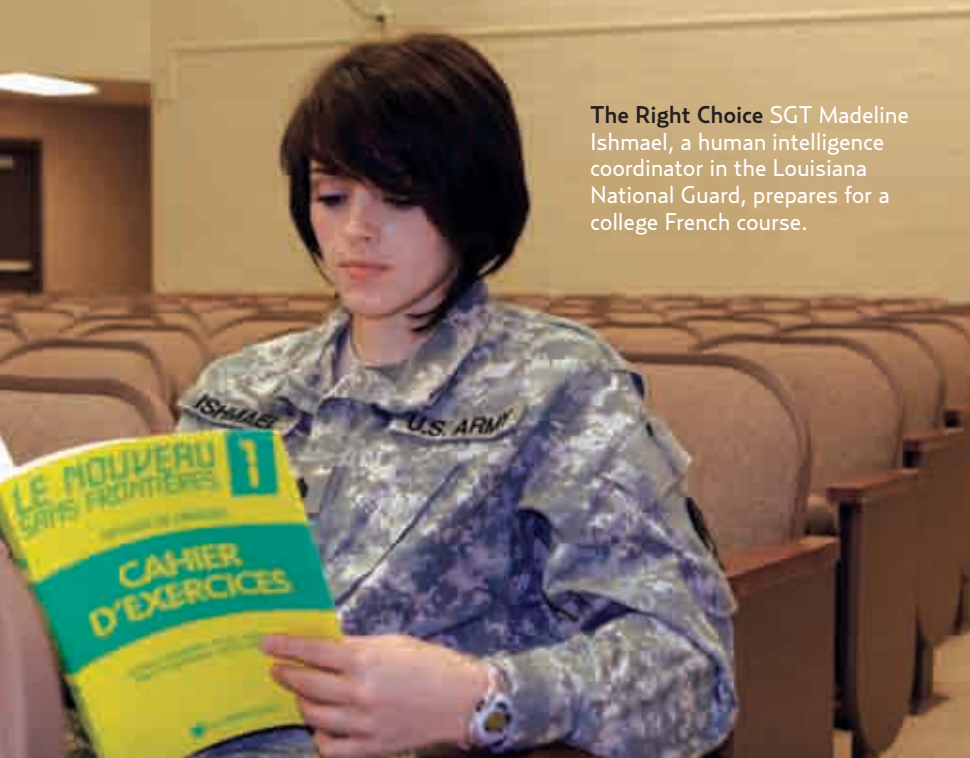
#### **Career colleges**

The Career College Association (CCA) Web site, Career.org, defines a career college as "a postsecondary

### Do your homework!

**These sites will help you research your options for higher education and vocational training:**

- ★ Official Montgomery GI Bill Web site: [GIBill.va.gov](http://GIBill.va.gov)
- ★ Seamless Transition Web site for (OEF/OIF) Veterans: [Va.gov](http://Va.gov)
- ★ American Association of State Colleges and Universities: [Aascu.org](http://Aascu.org)
- ★ The U.S. Department of Education: [Ed.gov/students](http://Ed.gov/students)
- ★ The Career College Association: [Career.org](http://Career.org)
- ★ American Association of Community Colleges: [Aacc.nche.edu/](http://Aacc.nche.edu/)
- ★ Career OneStop: [Acinet.org](http://Acinet.org)
- ★ College Search Engine: [CollegeSearchEngine.net](http://CollegeSearchEngine.net)



**The Right Choice** SGT Madeline Ishmael, a human intelligence coordinator in the Louisiana National Guard, prepares for a college French course.

**MORE THAN  
40%  
OF COMMUNITY  
COLLEGES OFFER ONLINE  
DEGREE PROGRAMS.**

institution that provides professional, technical and career-specific educational programs.”

Depending on the institution, you may earn anything from a certificate to a doctoral degree in more than 200 occupational fields, including accounting, allied medical, automotive technology, business administration, commercial art, criminal justice and law enforcement administration, information technology, legal administration, nursing, and visual and performing arts.

Career colleges are generally more expensive than community colleges and public four-year institutions, but less expensive than private non-profit colleges and universities, according to the CCA, which permits only accredited schools as members.

The CCA has more than 1,500 members, which are listed on its Web site. The site also includes tools to look

for nearby schools that offer programs that pique your interest.

### Trade schools

If you’ve decided on a vocational career and are eager to get trained and started, consider a trade school. The curriculum focuses almost exclusively on what you need to know to pursue your chosen career.

The learning curve may be steep because there’s a lot to learn in a short time.

A good trade school should also help you find opportunities for internships, apprenticeships or job leads.

### Consumer alert

Do your homework before applying to any educational institution.

If possible, visit the school and talk to students and faculty. Check out commercial operations like trade schools and career colleges with the Better Business Bureau, and state or local consumer protection agencies to see if there have been complaints filed against them. Find out if they have been accredited and are licensed. Not all are, and accreditation and licensing indicate a certain level of quality and legitimacy.

Finally, ask yourself if you can afford the cost—not just tuition and fees, but also transportation, childcare if that’s a concern and repayment of loans. ☹

## BOOK REVIEW

### The Homefront Club

by Camille Breland



Jacey Eckhart knows about life in the military. Growing up the child of an Air Force Service Member and marrying the first military man she dated, Eckhart’s qualifications and insight into living in a happy military Family run deep.

“But it’s not easy,” she says. What she has learned throughout five deployments, 13 moves and rearing three children as a Navy wife fills the pages of her lighthearted book, *The Homefront Club: The Hardheaded Woman’s Guide to Raising a Military Family*.

The book opens with thoughts about Richard Gere in *An Officer and a Gentleman*—a handsome, charming, romantic military man who sweeps his girlfriend off her feet. But what happens next? Eckhart’s playful guide picks up where Hollywood left off: reality.

“You’re not a military person one minute and a Family member the next minute,” Eckhart explains. “You are both things at once, all the time, and by incorporating [it all], that’s how you live a good military life.”

Here are some of her pointers for making the relationship and Family work, especially during deployments:

### Master the homecoming.

“This doesn’t just mean the homecoming celebration when a spouse returns from a deployment,” Eckhart says. Families have a homecoming every single day.

“When a military member comes home, that’s the five most important minutes of the day. That sets the tone for the rest of the day,” she explains. Then, when it comes to the actual homecoming, you’ll already have a routine in place, making the transition back home easier.

### Make big decisions first.

“Don’t wait until the end of the day to talk about moving, changing schools or any other important Family decision,” Eckhart suggests. “People are tired at the end of the day,” she points out.

Make time in the morning, while everyone is alert, or during midday, when your spouse may be in “decision-making mode.”



**A Family United**  
This Tennessee National Guard Family will rely on the Guard's support during their Soldier's deployment to Iraq.

# Army Family Covenant Provides Support for Soldiers and Their Families

By NADINE MOORE AND DAVID TALABER,  
SOLDIER FAMILY SUPPORT & SERVICES, NATIONAL GUARD BUREAU

In October 2007, the Army Family Covenant was initiated and signed by Secretary of the Army, Pete Geren, Chief of Staff of the Army, GEN George W. Casey Jr., and Sergeant Major of the Army, Kenneth O. Preston as part of their pledge to support Soldiers and their Families while they defend the Nation.

The covenant recognizes that “... Never before in the history of our Army have we asked so much of our Families. They are serving side-by-side with our Soldiers, enduring their hardships and providing the unconditional love and support that truly make our Army strong. The Army Family Covenant pledges our commitment to support Soldiers and their Families and resource programs to provide them a quality of life commensurate with their service.”

The Army Family Covenant commits the Army to improving Family readiness by:

- Standardizing Family programs and services.
- Increasing quality of, and accessibility to, healthcare.
- Improving Soldier and Family housing.
- Ensuring excellence in child, youth and school services.
- Expanding education and employment opportunities for Family members.
- Increasing quality recreation, travel and Better Opportunities for Single Soldiers (BOSS) programs and services.
- Creating a strong, supportive environment where Families can thrive.

FRED D. MCCHEE II

## “The Army Family Covenant *pledges our commitment to support* Soldiers and their Families ...”

Some of the more visible improvements directly affecting Army National Guard Soldiers and Families as a result of the Army Family Covenant include:


- Increased National Guard funding for Family programs and services.
- Family Readiness Support Assistants assigned to each deploying brigade.
- Military Family Life Consultants available in all 54 states and territories.
- More than 325 Family Assistance Centers—one-stop information and referral sites to assist Families throughout the deployment cycle.
- Strong Bonds marriage and Family enhancement retreats.
- Army OneSource Web site, [ArmyOneSource.com](http://ArmyOneSource.com), which provides access to all Army resources and links to Guard and Reserve Web sites.
- Soldier Assistance Centers placed at all Army installations that have a Warrior Transition Unit.
- Build or improve Warrior Transition barracks.
- Survivor Outreach Services—established to provide a standardized, multi-agency, decentralized approach to improving support for the survivors of fallen Soldiers. Beginning in early 2010, each Joint Forces Headquarters will have a Survivor Outreach Coordinator who will provide support to surviving Families as long as needed. Additional personnel will be added later to ensure all surviving Families, regardless of geographic location, will have access to a Survivor Outreach Coordinator.
- Community-based Warrior Transition Units allow Guard Soldiers to receive care while living at home.
- Traumatic Brain Injury and Post-Traumatic Stress Disorder (TBI/PTSD) chain teaching and testing provided to Soldiers prior to deployment.
- Our Military Kids, [OurMilitaryKids.org](http://OurMilitaryKids.org), provides grants for enrichment activities and tutoring to the children of deployed and/or wounded Guard and Reserve Soldiers.
- Childcare fee assistance programs for geographically separated full-time Guard Soldiers, military and civilian technicians, and deployed Soldiers for their children to receive care from eligible civilian providers for the same cost as on a military installation.
- New childcare centers to be built at the Joint Forces Headquarters, Charleston, WV, and Camp Atterbury, IN, during 2010.
- Operation Military Kids, [OperationMilitaryKids.org](http://OperationMilitaryKids.org), which provides curriculum resources, mobile technology labs, Hero Packs and youth camp spaces, is operating in all 50 states and the District of Columbia.
- The Army Spouse Employment Program, together with the new Military Spouse Career Advancement Initiative and the Post-9/11 GI Bill, have combined to increase employment and educational opportunities for Family members.
- Online resources, available through Army OneSource and Army Knowledge Online, provide reference libraries that support education and lifelong learning pursuits.
- The new Tutor.com partnership provides 24/7 individualized online tutoring and homework help to Army students of all ages. All Soldiers, civilians and Family members, regardless of affiliation (military, civilian, contractor), component (Active, Guard, Reserve) or status (deployed, non-deployed, full-time, traditional) are eligible to use this program.

Now in its second year, the covenant endures with an ever-increasing commitment by the Army and the Army National Guard of each state and territory. Across the country, the Army National Guard has teamed with state, city and county governments in endorsing community-based military covenants that symbolize their support for, and recommitment to, Guard Soldiers and their Families.

Whether through increased numbers of social workers, additional Family Assistance Centers or enhanced reintegration plans, the Guard and countless community-based organizations are helping in ways they never have before.

The Army National Guard has made significant progress in improving the quality of Soldier and Family programs, but there is still work to be done to build an environment where Guard Families can prosper and realize their full potential.


Within the framework of the Army Family Covenant, together with the support of communities across the country, the Army National Guard will continue to pursue these goals.

For additional information on the Army Family Covenant or programs and services in your state or territory, please contact your State Family Program Office by visiting [GuardFamily.org](http://GuardFamily.org). 

# Staying Afloat

Balanced Portfolio May Equal  
Smoother Investment Ride

By JUNE WALBERT  
USAA CERTIFIED FINANCIAL PLANNER



You've probably heard one of these before: "Don't put all your eggs in one basket." "The magic is in the mix." "Too much of anything isn't good for you." "If it seems too good to be true, it probably is."

When it comes to investing, we can glean something from these age-old pearls of wisdom. Let's take a close look at how you can help keep your nest egg from getting cracked in these turbulent times.

Why does any of this even matter to you? Current retirees are the first generation fending for themselves financially. Corporate pensions have all but dried up, and many question the health and longevity of Social Security.

Guard members do have an opportunity to earn a pension with 20 or more years of service. Social Security and a military pension help fill that retirement bucket.

Along with that, we need to save and invest. Your retirement accounts, such as the Thrift Savings Plan and a Roth IRA, comprise the portfolio we're talking about keeping balanced.

### Asset allocation

Asset allocation is an appropriate mix of stock, bond and cash investments based on your goals, risk tolerance and time horizon until retirement. Too much or too little of any of these components puts your investments at risk.

Too much stock exposure and a market slump could put your retirement dreams on the back burner. If you're overweight in bonds, cash inflation could erode the purchasing power of your portfolio.

When it comes to building your portfolio, one size does not fit all. Your friend or neighbor may be the same age with the same goals and may also be invested much more aggressively or conservatively than you are. An important point: The asset allocation you choose needs to work for you during good or bad market cycles, because it will help you avoid a knee-jerk reaction—like selling out low—when something goes wrong.

### Diversification

Diversification is a slightly different animal. It's a risk management technique mixing multiple investments in your portfolio. In the stock arena, it may include blue-chip, smaller company and international company stocks. The bond allocation may include treasuries, corporate bonds, high-yield bonds and some cash. Rather than trying to read your crystal ball and guess which investments will do well now and in the future, a diversified portfolio will typically result in some investments that do well, while others struggle.

Here are some broad guidelines for you, as you set out to find the magic:

**It takes time:** I've said many times that it's not market timing, but time in the market that makes the difference. While I believe this to be true, I also think it's critical to align your investment selection with the time frame of the goal for which you're investing. Multiple goals will call for multiple asset allocation strategies.


For example, money set aside for an upcoming big purchase (trip, car, home down payment) in the next two or three years should be invested in a very stable and conservative manner with little to no risk. This includes products like savings accounts, money markets, certificates of deposit (CDs) or short-term bond funds.

On the other hand, if you're investing for retirement and have 20 or 30 years to go, you should definitely consider investing in U.S. and foreign stocks in that portfolio.

**Rebalancing:** Once you build your portfolio, it's not "fire and forget." Each year, you should evaluate your portfolio and consider rebalancing to avoid taking any unintentional risk.

For example, if your appropriate asset allocation is 50 percent stock and

50 percent bonds, you choose a day of the year (your birthday, anniversary, etc.) to bring those portfolio percentages back in line. For example, if the stock market did well and therefore your stock exposure grew to 60 percent, you should shave off that 10 percent and buy into what didn't do so well, i.e., bonds. This helps ensure that you buy low and sell high.

**Remember:** Don't let an economic crisis or a bear market drive wholesale changes in your portfolio. Sometimes a little tweaking is appropriate, but it's best to get advice from a financial professional before you make moves that could impact your ability to reach future goals. 



**JUNE WALBERT** is a Certified Financial Planner™ with USAA Financial Planning Services.

June helps Families get financially fit by sharing practical financial guidance on topics such as tackling credit card debt, saving for college, planning for retirement, leaving a legacy and other long-term goals.

June's advice has been featured on CNN, FOX Business News, CNBC, USA Today, The Washington Post, Kiplinger's Magazine, Kiplingers.com, SmartMoney.com and MSNBC.com. She writes a weekly advice column, "Ask June," on Military.com and can be heard on Navy Homefront Talk and ArmyWifeTalkRadio.com.

June holds Series 7 and 63 securities registrations, and the Chartered Life Underwriter (CLU) designation. She has 19 years of military service, and serves as a lieutenant colonel in the Army Reserve.

# Identity Theft

## What to Do if It Happens to you

By EMILY McMACKIN

As a Soldier or a loved one of a Soldier, you're used to facing all kinds of danger, and you know what it takes to keep yourself and your Family protected.

But there's one kind of threat that may catch you by surprise. It can sneak up on you in an instant and ambush your finances, your job and even your reputation, leaving you with a mess that could take months, or even years, to clean up.

This menace skulking in the shadows is identity theft, and if you're not careful, you could become a target.

"The biggest mistakes people make are thinking that it's not going to happen to them, and that it won't impact them significantly if it does," says John Sileo, an identity theft expert who conducts awareness and prevention workshops for Department of Defense personnel and wrote *Stolen Lives: Identity Theft Prevention Made Simple*.

"Soldiers who travel frequently on deployments and carry laptops and sensitive information with them are especially vulnerable," Sileo says.

"The biggest scams right now target social networking sites like MySpace, Facebook and Twitter," he says.

"Soldiers use these sites to communicate with Family, but it's easy to hijack these accounts and either send a 'request' to friends for money, or mine for additional information to steal an identity," Sileo adds.

For deployed Soldiers, identity theft can be doubly devastating because, until they return, their spouse or relative back home is left to deal with the aftermath.

"In some cases, it's impossible to reconcile until they get back, and in the meantime, their credit gets worse and worse," Sileo says.

### From bad to worse

The sooner you uncover potential fraud, the sooner it can be fixed. But if it goes undetected, it can spread beyond someone draining your bank account and opening credit cards in your name, to their using your Social Security or military ID number to take over your salary and healthcare benefits. They can also give your driver's license to law enforcement for false identification.

"The most upsetting cases involve people using other individuals' names in connection with committing a crime," says Anne Wallace, president of the Identity Theft Assistance Center.

"If you suspect that your Social Security number or other identifying information has been compromised, take action as quickly as possible," Wallace says. Call your financial services company and ask them to be on the lookout for suspicious activity in your checking or savings accounts. Then, alert the three credit reporting bureaus—TransUnion, Experian and Equifax.

You may be able to stop a thief in his tracks by putting a credit freeze on your account, which prevents a third party from reviewing your credit report or opening any new account in your name.

"This is the easy way to shut down a majority of identity theft because it locks down any potential buying power," Sileo says.

If fraud has occurred, "you have to file a police report because it establishes a line in the sand that proves your identity has been stolen," Sileo explains.

And don't forget to get a copy of the police report and affidavit, he adds, "so if damage is done, you can prove you reported it and aren't liable."

"You should  
*always be  
a little  
skeptical*  
about whom  
you give  
information  
to and  
how much  
you give."

—JOHN SILEO, IDENTITY  
THEFT EXPERT



## POCKET PROTECTION

Need more hints on how to keep your identity safe? Here's a quick checklist from the experts.

- \* **Monitor your accounts.** Make sure that you have online access to your bank accounts and log in every two weeks to check your deposits and transactions.

- \* **Watch your credit.** Under the law, you are entitled to view your credit report for free three times a year at [AnnualCreditReport.com](http://AnnualCreditReport.com). Schedule a date so you remember to do this regularly and look for red flags. Consider putting a freeze on your credit, which requires anyone opening a new account to call in with a password, or set up fraud alerts.

- \* **Guard your papers.** When traveling for an extended period, divert your incoming mail to a post office box or a locked mailbox. Shred any old documents with personal information, including banking and credit card statements, driver's license renewal forms, health and property insurance forms—or put them in a safe deposit box.

- \* **Keep it private.** Be discriminating about what you post to social media sites. Never share financial information or anything that can encourage an unwelcome intrusion into your life. Before posting information, think about how a criminal might use it.

- \* **Protect yourself online.** Use strong passwords. Scrutinize emails and avoid clicking on embedded links or attachments from an unfamiliar source. Browse carefully, bookmarking URLs that you visit frequently or typing in addresses by hand. Keep software, firewalls and virus protections updated.

Even if no crime has occurred, continue to monitor your financial accounts as well as your medical, police and public property records.

Because you carry your identity with you everywhere, it's easy to take it for granted. But, it doesn't take much to put it in jeopardy. So, how do you protect it?


Whether you're giving out personal information online or in public, watch what you disclose.

"You need to be your own steward and don't share anything that isn't absolutely required," says Steve Bearak, owner of Identity Force, a company that provides theft protection to government agencies.

If someone asks you for information, make sure you know how it will be used, stored or transmitted. Ask how long it will be on file and whether it will be protected or encrypted.

"You should always be a little skeptical about whom you give information to and how much you give," Sileo adds. Make sure that you can trust the person who receives the information and don't hesitate to ask for verifying credentials if you have your doubts. And, remember, "If you print it, write it or post it, it's public and permanent," he says.

While it's important to secure your computer with anti-virus and firewall protection, sophisticated passwords, software updates and encryption devices, keep in mind that hackers who use malware and phishing scams to access information commit only a small portion of identity theft. Much of it stems from lost or stolen documents, and "a significant number of incidents involve people you know," Wallace says.

"You don't want to distrust Family and friends who might have access to your documents while you are away. But if you're not around to see who is going through your desk and drawers, it might be worth considering," she says. "There could be economic conditions that drive people to do things they wouldn't otherwise do." 

If you're a victim of identity theft, you can find plenty of monitoring and restoration services to help you make calls, write letters and file the appropriate paperwork to restore your good name. The Identity Theft Assistance Center offers this service for free to its membership, which is composed of 38 financial services, including USAA. To contact the center, visit [IdentityTheftAssistance.org](http://IdentityTheftAssistance.org).

**The Price of Peace**  
Alyssa (left) and  
Cassy (right) perform  
for an audience at  
a National Guard-  
sponsored event.

# The Price of Peace

## Gaddis Sisters Sing Support for Guard

By CHRISTIAN ANDERSON

**O**n a sunny day in September 2008, two sisters stepped into a recording studio in Nashville, TN, and sang their hearts out. They weren't singing in hopes of landing a multi-million dollar record deal, nor were they hoping to win a Grammy. The sisters were singing for the men and women of the National Guard and their Families.

### Growing up Guard

The Gaddis Sisters, Cassy, 17, and Alyssa, 13, of Springfield, IL, grew up in a Guard family. Their father, CW5 Jim Gaddis, is the Command Chief Warrant Officer for the state of Illinois. The girls have always looked up to the men and women of the National Guard, but it was not until 2001 that the sisters realized how important the military is to them.

As more and more units from Illinois mobilized for deployments in Iraq and Afghanistan, Cassy and Alyssa noticed a common theme at each ceremony. The Soldiers, although sometimes in a dangerous place, are extremely busy and time passes relatively quickly for them.

Not so for the Families left behind. The Family members back home have to deal with the constant worry that their loved ones are okay, and they are continually reminded that their loved one is gone.

The empty chair at the dinner table, the quiet house at night and even the light bulb that needs to be replaced, all serve as constant reminders that things are not normal.

### Inspiration

Alyssa jotted down a few song lyrics one night after a particularly touching deployment ceremony. She ended up

writing a whole page of music. She shared her thoughts with her sister Cassy and the two began to flesh out the tune.

After his daughters showed him their work, their father knew this was something special. Looking back over his 20 years of service, Jim felt that this song would really help the Families left behind because of a deployment. The song, "The Price of Peace," tells the story of a little girl's struggle while her father is deployed.

Jim made some calls, got together some ideas, but it was not until a chance meeting with Hart Steen, a Nashville music producer, that the project began to take off. Steen gave the lyrics a little adjusting and pledged his support in the project.

Fast-forward several months to September 2008, and Cassy and Alyssa were in Nashville recording their song, thanks to the generous donations by State Farm Insurance Co. to procure a sound studio and full staff for a day.

### For the Families

Once the tracks were set, the next step was to figure out how to market the song. Cassy and Alyssa began to sing it at deployment ceremonies in Illinois, where they received standing ovations.

Soon, they were back in Nashville, filming a music video to accompany the song on their new Web page, [www.NATIONALGUARD.com/priceofpeace](http://www.NATIONALGUARD.com/priceofpeace), where visitors can download the song for free.

In the meantime, the Gaddis Sisters continued to perform at deployment ceremonies across the country, where they received overwhelming support from those in attendance.



**"The price of peace  
is paid by the families  
on their knees  
praying tonight  
by the soldier's feet on  
some foreign street just  
trying to save a life  
by a daughter's tears  
as she sees her hero do  
what he thinks is right  
the loss may run deep  
but if it's love we leave  
well that's the price  
of peace"**

—LYRICS FROM  
"THE PRICE OF PEACE"  
BY THE GADDIS SISTERS

Cassy and Alyssa love performing for the Families and acknowledge that the support they receive keeps them singing again and again.

"It is such an awesome experience," Cassy told *Foundations*. "The Soldiers and their Families are so humbling, the support we get from them made Alyssa

and me realize the power of music and of this song. We are so thankful to have this opportunity."

### Proud parents

Jim and his wife, Annette, knew their daughters had a great thing going, but they were floored by how much the song meant to listeners.

"It makes me really proud that their mom and I have raised them to be patriotic kids and to see the big picture of the military and the sacrifice that the Families and the Soldiers are making," Gaddis said.


He is always amazed at how much enthusiasm the girls have, even with all the support they receive.

"I think they keep doing it because of the feedback from all the people," Gaddis admitted. "I try to find a balance for them as a dad and watch

out for them, but they have always been live performers."

### Lyrics with heart

After a lengthy summer tour that took Cassy and Alyssa all over the country, they enjoyed a little break with the start of school, but they are ready to get back out there and perform for the Soldiers and their Families again.

"The lyrics come naturally to us," Cassy said. "This song was written from our heart, and the fact that it's an original song makes it that much more special. It's not something we are just faking, but something we truly believe and feel." 

Download the video for "The Price of Peace" at [www.NATIONALGUARD.com/priceofpeace](http://www.NATIONALGUARD.com/priceofpeace).



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# SKY HIGH

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## The Soldier Family Support and Services (SFSS) Division

is a diverse division focused on the care of Soldiers and their Families. Some of the programs we handle are: Child and Youth Services, Spouse Employment and the Yellow Ribbon Reintegration program. We have several other programs that are equally as important, and we continue to expand our role in Soldier and Family care issues and Deployment Cycle Support.



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If you need information about these programs or have comments about *Foundations* magazine, please send them to [ngb-sfss@ng.army.mil](mailto:ngb-sfss@ng.army.mil).